

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Tammy Marie Campbell
aka Tammy Marie Maynard
Debtor(s)

Bankruptcy Case No.: 19-24043-CMB

Chapter: 13

Docket No.: 34 – 28

Concil. Conf.: April 23, 2020 at 02:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 12, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Apr. 23, 2020 at 02:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Attorney fees to be paid based on retainer of \$1190.00.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: December 16, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Tammy Marie Campbell
 Debtor

Case No. 19-24043-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 149

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Dec 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2019.

db
 15140650 +Tammy Marie Campbell, 198 McChain Road, Finleyville, PA 15332-4113
 15140651 +A. T. & T./Diversified Consultants, 10550 Deer Wood Park Blvd., Jacksonville, FL 32256-0596
 +Alliance Charter, c/o First Federal Credit, 24700 Chagrin Blvd., Suite 2,
 Beachwood, OH 44122-5647
 15140654 +Amsher Collections/Dish Network, 4524 South Lake Parkway, Suite 1,
 Birmingham, AL 35244-3271
 15140661 +CPA/Peoples Gas, P.O. Box 9037, Addison, TX 75001-9037
 15140660 +CPA/Peoples Gas, P.O. Box 802068, Dallas, TX 75380-2068
 15140656 Capital One, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 1, Jacksonville, FL 32256
 15140659 +Child Community Pediatrics, Collection Services, P.O. Box 14931,
 Pittsburgh, PA 15234-0931
 15140663 +Finleyville Boro and SD, c/o Keystone Collections Group, 546 Wendel Road,
 Irwin, PA 15642-7539
 15140665 +HSBC Bank Nevada, N.A c/o Calvary SPV, Attn: David Apothaker, Esquire,
 520 Fellowship Road, Suite C-306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
 15140666 +James Warmbrodt, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 15140670 +Macys, P.O. Box 183084, Columbus, OH 43218-3084
 15140671 +NCB Management Express, 610 Waltham Way, Sparks, NV 89437-6695
 15140675 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 15140674 +Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 15140678 +Riggold School District, c/o Keystone Collections Group, 546 Wendel Road,
 Irwin, PA 15642-7539
 15162995 +Ringgold School District, c/o Keystone Collections Group, 546 Wendel Road,
 Irwin, PA 15642-7539
 15140680 +T-Mobile/Diversified Consultant, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596
 15162996 +Township of Union, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
 15140681 +Union Township, c/o Keystone Municipal Collections, 546 Wendel Road, Irwin, PA 15642-7539
 15140686 +Westfield Insurance, One Pearl Circle, P.O. Box 5001, Westfield Center, OH 44251-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15140652 E-mail/Text: ally@ebn.phinsolutions.com Dec 17 2019 03:00:03 Ally Financial,
 PO Box 130424, Roseville, MN 55113-0004
 15140655 +E-mail/Text: bankruptcy@caavps.com Dec 17 2019 03:01:00 Calvary SPV I, LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
 15140657 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 17 2019 03:06:52 Capital One,
 P.O. Box 30285, Salt Lake City, UT 84130-0285
 15140658 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 17 2019 03:07:23 Capital One,
 by American InfoSource as agent, P.O. Box 71083, Charlotte, NC 28272-1083
 15147232 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 17 2019 03:07:56
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15141931 +E-mail/Text: bankruptcy@caavps.com Dec 17 2019 03:01:00 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15140662 +E-mail/PDF: creditonebknnotifications@resurgent.com Dec 17 2019 03:07:59 Credit One Bank,
 P.O. Box 60500, City of Industry, CA 91716-0500
 15140664 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 17 2019 03:01:17 General Insurance,
 c/o Credit Collections, P.O. Box 607, Norwood, MA 02062-0607
 15140667 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 17 2019 03:00:58 Jefferson Capital Services, LLC,
 16 McLeland Road, Saint Cloud, MN 56303
 15156478 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 17 2019 03:00:58 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617
 15171714 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 17 2019 03:06:56 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15140669 E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 17 2019 03:07:28 LVNV Funding, LLC,
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
 15140672 +E-mail/Text: bnc@nordstrom.com Dec 17 2019 03:00:10 Nordstrom, P.O. Box 13589,
 Scottsdale, AZ 85267-3589
 15140676 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 17 2019 03:06:54
 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
 15140677 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 17 2019 03:01:17 Progressive,
 c/o Credit Collection, P.O. Box 607, Norwood, MA 02062-0607
 15140679 +E-mail/PDF: resurgentbknnotifications@resurgent.com Dec 17 2019 03:06:56
 Springleaf Financial Services, c/o LVNV Funding, Inc., P.O. Box 10497,
 Greenville, SC 29603-0497
 15140683 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 17 2019 02:59:59
 Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225
 15140684 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 17 2019 03:07:29 Verizon,
 c/o American Infosource, P.O. Box 248838, Oklahoma City, OK 73124-8838
 15171167 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 17 2019 03:07:29 Verizon,
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
 15140682 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Dec 17 2019 02:59:59
 Verizon, P.O. Box 15124, Albany, NY 12212-5124

District/off: 0315-2

User: gamr
Form ID: 149

Page 2 of 2
Total Noticed: 42

Date Rcvd: Dec 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15140685 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 17 2019 03:00:49 West Penn Power,
5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
15140673 Parking Court, 633 W. Wisconsin Avenue, IA 52303
15168768* Ally Financial, PO Box 130424, Roseville MN 55113-0004
15167374* +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
15140653 ##+Amerifinancial Solutions, c/o Found Radiology, P.O. Box 7, Vassar, MI 48768-0007
15140668 ##+Joseph Maynard, 198 McChainRoad, Finleyville, PA 15332-4113

TOTALS: 2, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Michael S. Geisler on behalf of Debtor Tammy Marie Campbell m.s.geisler@att.net,
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4